a report from

Massachusetts Public Finance Project

360 Washington Street
Lynn, Massachusetts 01901

An Inquiry into
the Nature and Causes of Inequities
in the System of Taxation
in the Commonwealth of Massachusetts
and its Effect upon the Economically Deprived

by

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The Massachusetts property tax system heavily discriminates against low-income people and others who live in low-income communities. These people, families and individuals, pay property taxes which average almost three times those paid by people who live in the highest income communities and more than double the taxes paid by people who live in middle-income communities. Yet the average median income[1] of these lowest income communities is less than half of that in the highest income communities. In addition, the high-income towns spend on the average, more than one-and-a-half times the amount per pupil in school expenditures than do the lowest income communities. Thus, low-income people are paying more heavily in property taxes and getting less in the way of services than are the affluent who live in wealthy communities.

These conclusions are derived from a statistical survey of 253 Massachusetts cities and towns. Included in the survey are all communities with populations of 2500 and above, which accounts for almost 99% of the state's population. Below, we take a look at these statistics in more detail to see what they have to say about the treatment of low-income communities by the state's property tax system.

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[1] Median income for a community is the income below which half of the families and unrelated individuals fall and above which half lie.

LOW INCOMES AND HIGH TAX RATES

The main conclusions of this survey can be drawn from the data shown in Table 1. Here, the 253 communities are broken down into six categories: Low-income Cape[2], Very Low, Low, Middle, High, and Very High. The weighted average[3] full value[4] tax rate is given for each of these categories. The table very clearly shows that, except for the Cape communities, each step higher in income means a step lower in tax rate. Of course, this does not hold true for every community taken individually; it does hold true for these categories of cities and towns when grouped together by median income.

The Very Low income communities, with an average median income of $9106, have a weighted average tax rate of $109.77. Low income communities have an average median income of $9977 and a weighted average tax rate of $63.66. Incomes keep getting higher and tax rates lower until we get to the Very High income communities with an average income of $20,877 and a weighted average tax rate of $37.49. These affluent communities with more than twice the median income than the Very Low income communities thus have a tax rate which is about one-third as high.

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[2] The ten Low-income Cape communities were not included in the two low-income categories. Although they are also very poor, they are a special kind of community: they are mainly resort towns with a lot of second homes, hotels, and shops, which make their tax rates very low. However, jobs are not very permanent and are low-paying, so people who live there year-round are very poor. This will be more clear later when we look at the amount of taxable property that each community has.

[3] The weighted average tax rate gives a heavier weight to bigger communities; therefore, because Boston is so big and has a tax rate of $161.30, this makes the mean for the Very Low category very high. On the other hand, 47% of the population of the Very Low income communities live in Boston (12% of the state's population). Thus, the Boston tax rate should be given very heavy consideration when figuring the average of what people in those 21 communities pay. The weighted average tax rate of the 20 communities without Boston is $66.48. See the appendix for more explanation.

[4] The full value, or equalized tax rate is the actual tax rate adjusted for the fact that many communities do not assess property at 100% of full value. See appendix.

TABLE 1

Income Class	No.	Median Income Range 1970	Average Median Income 1970	Average % below poverty level 1970	Weighted avg. full value tax rate 1972
Low-income Cape	10	$7146-9881	$ 8924	9.1%	$26.10
Very Low	21	8033-9600	9106	8.7	109.77
Low	56	9612-10,448	9977	6.0	63.66
Middle	120	10,480-12,837	11,580	4.5	49.07
High	41	13,030-18,346	14,892	2.9	49.29
Very High	5	19,123-23,530	20,877	1.5	37.49
State	253	7146-23,530	11,635	5.0	59.93

Note: sources for all data are listed in the Appendix

Table I also shows that, on the average, the larger the percentage of very poor people in the community, the higher is the tax rate. Very Low income communities, with the highest mean tax rate, have 8.7% of their population with incomes below the poverty level, on the average, according to the 1970 Census. On the other hand, Very High income communities, with the lowest tax rate, have an average of only 1.5% of their population below the poverty level. The average for all communities is 5.0%. Thus, we find that very poor people live in the places with the highest tax rates, making it even harder for them to survive.

The differences among these groups of communities can be seen more concretely if we look at what the owner of a $20,000 home would pay in taxes if he lived in the average community of each group. Table 2 shows these figures. The lowest tax bill would be paid by the Cape homeowner, $522. The Very High income homeowner would pay $750. On the other hand, the Low income homeowner would pay $1274 in property tax and the Very Low income homeowner would pay

an incredible $2196 in property tax. This is one reason why people with low
incomes cannot afford to own homes.

TABLE 2

Tax Bill on a $20,000 House

	Full Value Tax Rate per thousand x 20
Very Low	$2196
Low	1274
Middle	982
High	986
Very High	750
Cape	522
State	$1199

But owning a home in Massachusetts is becoming difficult for many, many
people, not just people with low incomes. This can be seen if we look at the
mean tax rate for the state, a whopping $59.93 per thousand dollars of value.
An average $20,000 home would pay a tax bill of $1200 at this rate. A rate
of almost $60 means that, on the average, a homeowner pays 6% of the value
of his or her property in property tax each year. At this rate, the homeowner
will have paid to the city or town the full value of the house in 18 years,
even before he or she has paid off a 20- or 25-year mortgage. This just
points up the fact that property taxes are getting too high for just about
everyone in Massachusetts.

This high tax burden in low-income communities also affects renters.
This is important because most low-income people rent homes or apartments

rather than own them. Most of the property tax on an apartment is included in the rent for that apartment. This causes rents to be much higher, forcing low-income people to pay extremely high portions of their incomes in rent or forcing them to move to poorer quality housing which they can better afford. In some areas, very high concentrations of poor people place a limit on how high landlords can raise rents. In these buildings, the landlords make the tenants bear the burden of the property tax through reduced quality housing instead of higher rents. The landlord stops doing maintenance on the building and lets it deteriorate, using this money instead to pay his taxes. Either way, renters bear heavy property tax burdens.

HIGHER INCOME MEANS MORE TAXABLE PROPERTY

A major factor determining the tax rate for a city or town is the amount of taxable property in relation to its revenue needs ; these are in part dependent upon the number of people living in the municipality. Thus, the amount of taxable property per person in a community is a good measure of the ability of that community to raise enough money to meet the needs of its residents. In Table 3, we show the mean amounts of equalized[5] taxable property per person for each grouping of communities.

Once again, the pattern of de facto discrimination reappears. Very Low income communities have a mean value for taxable property per person of $3843, while High income communities have a mean value of $8353 and Very High communities have a mean value of $13,067. This last figure is 3.4 times that for the Very Low income group. This means that, in general, poor people live in property-poor communities while rich people live in property-rich towns.

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[5] Equalized taxable property is total assessed value of the community adjusted for less than 100% assessment. See Appendix for more details.

TABLE 3

Mean Equalized Taxable Property per Person, 1972

Very Low	$ 3843
Low	4242
Middle	7222
High	8353
Very High	13,067
Cape	16,278
State	5943

The one exception to this are the Cape communities. They have the highest mean value for taxable property per person of all the groups, $16,278. This is the major reason for their very low tax rates, and the reason that we put them into a separate category from the other low-income communities.

Because low-income communities are property-poor but are still responsible for raising sufficient sums of money to meet the needs of the community, property in those communities is more heavily taxed. We have already seen this in the comparison of tax rates. Table 4 also shows this by giving the distribution of total state taxable property, property taxes paid, and population among the groups of communities. In particular, we see that as a group, the low-income communities have only 40% of the state's taxable property but raise 51% of the property tax revenues. They need this much money because they have 54% of the state's population, many of whom are poor and elderly On the other hand, the high-income communities (High and Very High) raise 18% of the property taxes from 24% of the taxable property to service 16% of the state's population.

TABLE 4

Income Class	% of Total State Population in each class 1970	% of Total State Taxable Property in each class 1972	% of Total Prop. Taxes paid by each class 1972
Cape	2%	4%	2%
Very Low	23 ——→54%	15 ——→40%	27 ——→51%
Low	30	21	22
Middle	30	36	29
High	15 ——→16	22 ——→24	17 ——→18
Very High	1	2	1

LOW-INCOME COMMUNITIES ARE MOST DENSELY POPULATED

How close people live together, or how densely populated a community is, means several things for people in that community. First, the more densely populated a community, the less taxable property per person there is. This helps make tax rates high. Second, the more densely populated an area is, the greater is the demand for various kinds of local services to be financed from that property: more schools, more street maintenance, more police and fire protection and so on will be needed. This also makes for higher tax rates. Third, it just isn't as nice to live in crowded conditions. It is much more pleasant to live where the houses are far apart with lots of grass, tomato gardens, trees and places to play, than it is to live where the houses are very close together, with small yards, people living upstairs or downstairs, and where the kids have to play in the street.

Table 5 shows that poor people live where the population density is the highest -- 4163 persons per square mile for the Very Low income communities -- and wealthy people live where the density is the lowest -- 1128 persons per square mile for the Very High income group. The only group with a lower

density is the Cape communities, where a lot of space is taken up by second homes of people who are not permanent residents. Thus, it appears that there is a strong connection between income level, tax rate, and population density: low-income communities have the highest tax rate and the highest densities, on average.

TABLE 5

Average Population Density per Square Mile, 1970

Very Low	4163
Low	1790
Middle	1351
High	1670
Very High	1128
Cape	306
State	1688

The Boston area has the most densely populated communities. Somerville is the most densely populated community in the state, with 22,590 persons per square mile. Chelsea is second with 16,465; Cambridge third with 16,085; and Boston fourth with 14,846. For more communities, see Appendix Table B-4.

HIGH INCOME COMMUNITIES SPEND MORE ON SCHOOLS

Communities with High and Very High incomes spend a lot more on schools than do Middle and Lower income communities. This can be seen in Table 6. High income communities spend an average of $977 per pupil while the Very High income communities spend an average of $1239 per pupil. This expenditure of Very High income communities is more than one-and-a-half times the average expenditure of Very Low income communities, which amounts to $798 per pupil.

Low income communities spend a little less than this, $792, and Middle income communities spend only a little more, or $807 per pupil. This low spending figure for schools may partially explain why the mean tax rate for Middle income communities is about the same as that for the High income group, rather than higher. On the average, it seems that Middle income communities have chosen to tax themselves less and not spend as much on schools. (Five of the 13 lowest spending communities are Middle income. See Appendix Table B-5). Compared to Middle income communities, Low income communities spend almost as much on schools but pay much higher tax rates to do it, while High income communities spend a lot more on schools with about the same mean tax rate. Very High income communities spend more and pay lower tax rates.

TABLE 6

Expenditures on Schools

	Average per pupil expenditures, 1970-71	Average percent of property taxes spent on schools
Cape		44.2% (10)
Very Low	$ 798 (16)	40.9 (21)
Low	792 (37)	50.6 (56)
Middle	807 (82)	56.2 (119)
High	977 (27)	57.7 (40)
Very high	1239 (3)	62.0 (5)
State	838 (165)	53.5% (251)

(Numbers in parentheses are the number of communities represented by each average)

The figures on average percent of local taxes spent on schools support this analysis. Middle income communities spend almost as high a percentage of their budgets on schools as High income communities, yet spend a lot less

per pupil, on the average. Very Low and Low income communities have heavy

demands for other services and therefore can only spend 41% and 51% of their

budgets on schools. Thirteen of the seventeen communities which spend 35%

or less of their budgets on schools are either Very Low income or Low income.

(See Appendix Table B-6). The average expenditure for these communities are

as high as they are partly because of the system of state aid to education

which funnels state money to all school systems, but more money to poor

school systems. However, the figures show that this system of aid does

not provide equal educational opportunities, in the form of equal dollar ex-

penditure, to all children in Massachusetts.   But it does help some

communities in bringing up their expenditure level.[6]   Because High and Very

High income communities are free from the heavy demands for large non-school

expenditures, they are able to spend a considerably larger percentage of

their budgets for schools, and more money per pupil as well.

Schools are only one, although the largest, of services provided by

local governments. Police, fire, parks, recreation, street maintenance, snow

removal, garbage collection, sewage treatment, are some of the others. We

wanted to compare these services among communities, also, but the data to do

it just is not available. But our impression is that the situation with

these services is about the same as it is for schools. The streets in Boston,

Cambridge, Somerville, Lynn are in abominable shape, while those in the out-

lying suburbs are in much better repair. Boston is cutting back its garbage

and trash collection while some affluent communities are engaging in recycling

projects. You're lucky if they plow your street in many lower-income communi-

ties, yet in Brookline and Marblehead, for example, they plow the sidewalks, too.

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[6]
Massachusetts Public Finance Project has a report on educational financing
in progress.

From both impressions and data as presented in this memo, the only conclusion we can draw is that low-income communities and low-income people are paying a lot more than their share in property taxes and getting a lot less than their share of services.

APPENDIX A

I. Averages -- Unweighted and Weighted

An unweighted average differs from a weighted average in that in calculating the unweighted average, each town counts the same, no matter how big it is. In the weighted average, cities and towns which are bigger count more heavily.

Take Somerville and Pepperell as an example. Somerville has $330 million of property taxes at $76.40. Pepperell has $31 million of property taxed at a rate of $42.60 per thousand.

The unweighted average (or just average) tax rate of these two communities is: $\text{average} = \dfrac{76.40 + 42.60}{2} = \$59.50 \text{ per thousand}$;

or halfway between the two tax rates.

The weighted average tax rate is:

$$\text{weighted average} = \frac{\text{Somerville's Tax Rate} \times \text{Somerville's Taxable Prop.} + \text{Pepperell's Tax Rate} \times \text{Pepperell's Taxable prop.}}{\text{Somerville's taxable property} + \text{Pepperell's taxable prop.}}$$

$$= \frac{\dfrac{\$76.40}{\$1000} \times \$330,000,000 + \dfrac{42.60}{1000} \times 31,000,000}{330,000,000 + 31,000,000}$$

$$= \frac{\$25,212,000 + 1,320,000}{361,000,000} = \$73.50 \text{ per thousand}$$

This is much nearer to Somerville's tax rate of $76.40 because the total value of property in Somerville is much greater. This weighted average figure gives a more accurate picture of how all of the $361 million of property in both communities is taxed, when viewed as a single unit.

II. Full Value Tax Rates and Equalized Taxable Property

Tax rates and taxable property in this survey are both given on an "equalized" basis. This means that the actual tax rate and actual assessed value figures are adjusted for the fact that many communities do not assess property at 100% of full value. The State Tax Commission establishes an average ratio of assessment to true value -- the assessment ratio-- for each city and town: this is used to adjust the actual assessed value and tax rate.

For example, the town of Oxford has an actual tax rate of $115 per thousand dollars of assessed value and a total assessed value of $20 million. Its assessment ratio is 50%.

$$\text{Equalized taxable property (equalized valuation)} = \frac{\text{Assessed valuation}}{\text{Assessment ratio}} = \frac{\$20 \text{ million}}{.50} = \$40 \text{ million}$$

$$\text{Equalized taxable property per person} = \frac{\text{Equalized taxable property}}{\text{Population}} = \frac{\$40 \text{ million}}{16,454} = \$3867$$

$$\text{Full value, or Equalized Tax Rate} = \text{Actual tax rate } \times \text{ Assessment ratio}$$

$$= \$115 \text{ per thousand dollars} \times .50$$
of assessed value

$$= \$57.50 \text{ per thousand dollars of equalized value}$$

This adjustment is done so that we can compare figures for different communities. The town of Shirley has an actual tax rate of $160, or $45 greater than Oxford's. But Shirley's equalized tax rate is $40, or $17.50 less than Oxford's. Thus, we need to use equalized figures to make accurate comparisons.

III. The Sample

We wanted to include all Massachusetts cities and towns in this analysis. The U.S. Census, from which we obtained some of the data, only publishes data for communities with 2500 residents or more. In Massachusetts, this meant 253 of the 351 cities and towns. Since this covered almost 99% of the

state's population, however, we felt that the results indicated by an analysis of the 253 communities would suffice to indicate how things are in the state as a whole.

As you can see from the figures in Table 6, not all of the communities were included in the analysis of school expenditures. This happened because of a problem with school expenditure data. Per pupil expenditures for towns which belong to regional school districts did not include the money spent by the town on the students attending those regional schools. Therefore, we felt that the figures given did not accurately reflect the per pupil expenditures of these towns on all their students and we decided to omit them.

IV. Choice of Income Grouping

The income limits to the Middle Income category, also defining the upper limit of the Low Income category and the lower limit of the High Income group, were chosen by a method used by Alex Gans in a study of fiscal disparities in the metropolitan Boston Area.[7] The boundaries were chosen at median incomes that were 90% and 110% of the average median income of the sample of communities. In this sample of 253 communities, the average median income was $11,635. The figure at 90% of this is $10,472, and at 110%, $12,890. The actual figure chosen for the upper limit for Middle Income communities was $13,000, where a more natural break occured in the ranking of median incomes.

The boundary between High and Very High Income communities was determined by a natural break in the data, at $19,000. No such natural break occured in the ranking of lower-income communities. In this case, $9,600 was chosen as a reasonable dividing point for Very Low Income cities and towns.

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[7] Alex Gans. "Fiscal Disparities in the Boston, Massachusetts Metropolitan Area," in Fiscal Balance in the American Federal System, Vol. 2, Metropolitan Fiscal Disparities, Advisory Commission on Intergovernmental Relations, Washington, D.C. October 1967, A-31

This division is, of necessity, arbitrary. There is no objective standard which can be used to determine whether a particular community is, say, low income or middle income. A different method of dividing the communities could be used, and this would change the various numbers. However, we are fairly certain that it would have little effect on the relationships among the groups of communities. Relatively low-income communities would be worse off than middle-income communities, and middle-income communities would be worse off than high income communities.

APPENDIX B

Other Interesting Statistics

In this Appendix, we include a number of tables listing those communities with the highest tax rates, the highest and lowest median incomes, the highest and lowest amounts of taxable property per person, the highest density, the highest and lowest per pupil expenditures, and the highest and lowest percentage of taxes spent on schools.

TABLE B-1

Cities and Towns with Tax Rates over $70

City or Town	Tax Rate 1972	Median Income 1970	Income Class	% less than Poverty 1970	Taxable Property /person 1972	Density 1970	Population 1970	Per Pupil Expend. 1970-71	% of Local Taxes Spent on Schools 1970-71
Boston	$161.30	$ 9133	VL	11.7%	3588	14,846	641,036	$953	19%
Chelsea	119.00	8973	VL	11.0	2970	16,465	20,639	799	18
Brockton	96.20	10,377	L	6.5	3931	4167	89,040	796	40
Cambridge	92.40	9815	L	8.6	5178	16,058	100,417	1328	30
Worcester	89.80	10,038	L	7.1	3867	4752	176,617	943	38
Fall River	85.40	8289	VL	10.8	2939	2964	96,976	801	28
Hull	85.30	10,677	M	8.2	5518	4099	9,968	910	44
Malden	83.00	10,204	L	6.4	4347	11,049	56,127	735	26
New Bedford	76.40	8230	VL	11.9	3743	5359	101,527	769	33
Somerville	76.40	9594	VL	7.5	3719	22,590	88,732	756	28
Lowell	75.50	9495	VL	8.5	3500	7043	94,280	716	36
Lynn	75.00	9739	L	8.4	5538	8624	90,289	752	33
Revere	74.30	10,325	L	6.6	4982	7254	43,159	835	34
Quincy	73.00	11,094	M	5.1	5855	5328	87,966	916	41
Newton	72.60	15,381	M	2.8	7468	5098	91,051	1233	48
Bridgewater	72.40	11,005	M	5.1	4396	433	11,829	---	61
Springfield	72.30	9612	L	9.6	4026	5170	163,916	787	42
Marlborough	71.80	11,415	M	4.2	5011	1331	27,936	609	41
Average	86.23	10,189		7.8	4476	7923		861	35.6
Mean	102.52				4162			(without Cambridge or Newton - 805)	
Total							2,001,505		
							(35% of total state population)		

TABLE B-2

Lowest and Highest Median Income, 1970

Lowest		Highest	
Provincetown	$7146	Weston	$23,530
Ayer	8033	Dover	22,716
New Bedford	8230	Carlisle	19,613
Fall River	8289	Wellesley	19,401
Bourne	8513	Longmeadow	19,123
Nantucket	8589	Boxford	18,346
Harwich	8610	Sherborn	17,833
Orange	8740	Sudbury	17,798
Yarmouth	8744	Wayland	17,755
North Adams	8924	Lexington	17,558
Salisbury	8950	Lincoln	17,361
Chelsea	8973	Westwood	17,334
Wareham	8998		

TABLE B-3

Lowest and Highest Taxable Property Per Person, 1972

Lowest			Highest - Cape		
Harvard	2383	VL	Orleans	28,745	
Fall River	2939	VL	Dennis	27,115	
Chelsea	2970	VL	Chatham	24,155	
Lowell	3500	VL	Nantucket	23,847	
Boston	3588	VL	Provincetown	22,853	
Taunton	3657	L	Sandwich	20,996	
Shirley	3677	VL	Harwich	18,897	
Orange	3681	VL	Barnstable	17,639	
Somerville	3719	VL	Yarmouth	14,543	
New Bedford	3743	VL	Falmouth	13,017	
Templeton	3795	L			
Chicopee	3839	L			
Oxford	3867	M	**Highest - Other**		
Worcester	3867	L			
Lawrence	3886	VL	Weston	18,372	VH
Brockton	3931	L	Dover	14,574	VH
Merrimac	3972	L	Cohasset	13,647	H
			Sherborn	13,497	H
			Salisbury	13,400	VL
Key: VL = very low income			Duxbury	12,703	H
L = low income			Longmeadow	12,540	H
M = middle income			Manchester	12,522	H
H = high income			Somerset	12,467	M
VH = very high income			Rockport	12,420	L
			Wareham	12,008	VL
			Plymouth	11,973	VL

TABLE B-4

Highest Density, 1970

Somerville	22,590	VL
Chelsea	16,465	VL
Cambridge	16,058	L
Boston	14,846	VL
Winthrop	13,035	M
Everett	12,644	L
Malden	11,049	L
Arlington	10,333	M
Lawrence	9,913	VL
Watertown	9,682	M

TABLE B-5

Highest and Lowest Per Pupil Expenditure, 1970-71

Lowest			Highest		
North Brookfield	$538	M	Brookline	$1471	H
Narlborough	609	M	Weston	1410	VH
Chicopee	621	L	Cambridge	1328	L
Bellingham	623	M	Wellesley	1263	VH
Holyoke	624	VL	Newton	1233	H
Charlton	628	L	Harvard	1126	VL
Leominster	646	L	Wayland	1123	H
Middleborough	652	L	Swampscott	1109	H
Webster	656	VL	Lexington	1093	H
Acushnet	658	L	Cohasset	1091	H
Billerica	666	M	Westwood	1082	H
Ayer	673	VL	Winchester	1069	H
Tewksbury	676	M	Littleton	1066	M
			Andover	1048	H
			Longmeadow	1044	VH
			Milton	1014	H
			Needham	1012	H
			Watertown	1009	M
			Sharon	1005	H
			Provincetown	1004	VL
			Bedford	1001	H

TABLE B-6

Highest and Lowest Percent of Property Taxes Spent on Schools

Highest			Lowest		
Newbury	90%	M	Ayer	17%	VL
Sherborn	78	H	Chelsea	18	VL
Hampden	76	M	Boston	19	VL
Southwick	75	M	Malden	26	M
Carlisle	73	VH	Fall River	28	VL
Southampton	73	M	Lawrence	28	VL
Boxford	71	H	Somerville	28	VL
Boylston	71	M	Cambridge	30	L
Groveland	71	M	New Bedford	33	VL
Dartmouth	71	M	Holyoke	33	VL
Wilbraham	70	H	Lynn	33	L
Orange	70	VL	Beverly	33	M
			Bourne	34	C
			Taunton	34	L
			Salem	34	L
			Revere	34	L
			Kingston	35	L

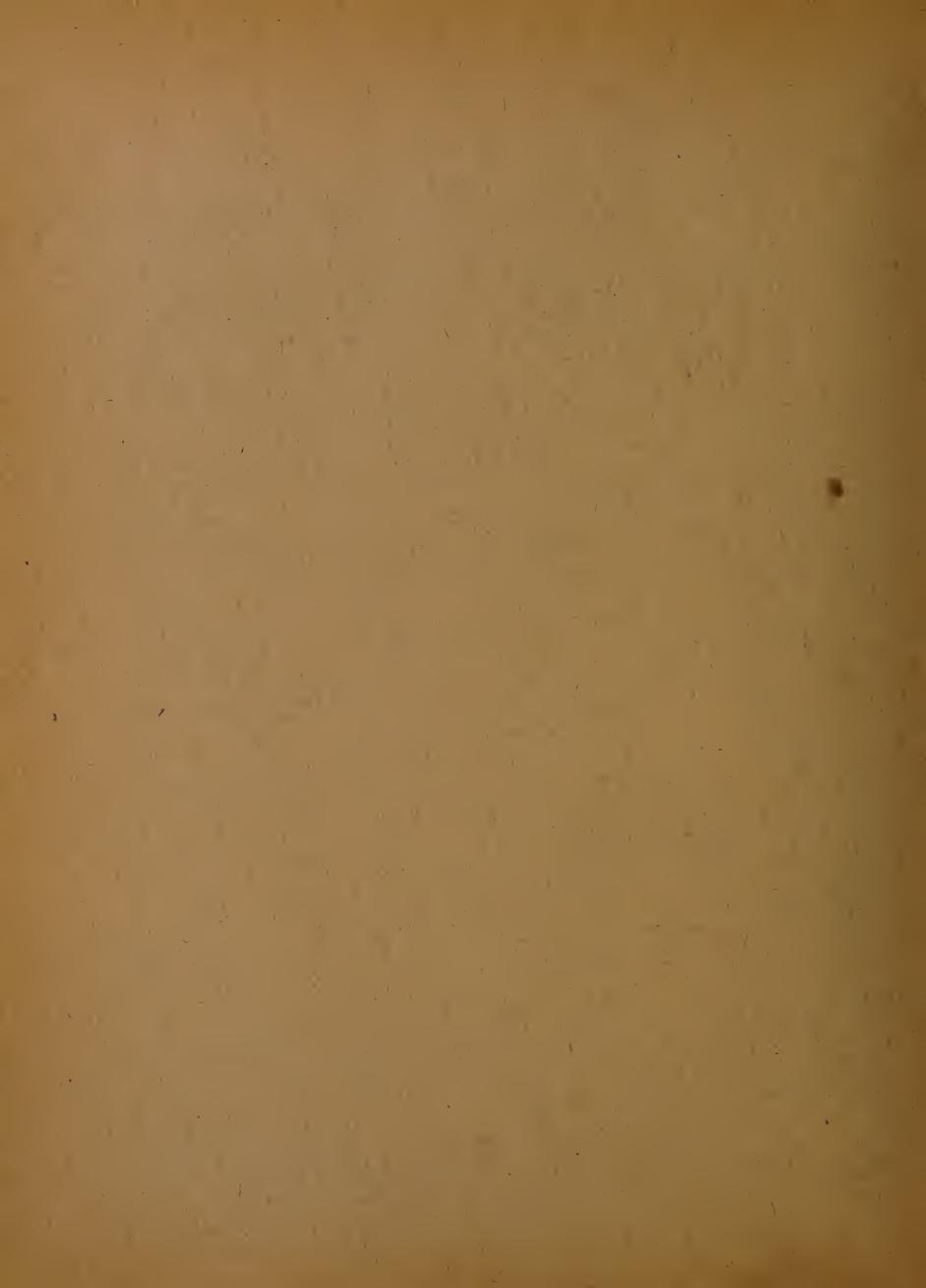| Income Class	No.	Income Range	Avg. Median Income	Mean Tax Rate	% Total State Prop Tax Levy	Taxes per Capita	EV per Capita	% Total State EV	% Total State pop'n	Avg % less than Poverty	Avg Densi-ty	Avg/Pupil Exp.	Avg % of Taxes Spent on Schools
Lower	87	$7146–10,448	$9646	$70.00	51%	$339	$4432	40%	54%	6.9%	2191	$794 (53)	47.5% (87)
Low–Cape	10	7146–9881	8924	26.10	2	425	16,278	4	2	9.1	306	––	44.2 (10)
Very Low	21	8033–9600	9106	109.77	27	422	3843	15	23	8.7	4163	798 (16)	40.9 (21)
Low	56	9612–10,448	9977	63.66	22	270	4242	21	30	6.0	1790	792 (37)	50.6 (56)
Middle	120	10,480–12,837	11,580	49.07	29	354	7222	36	30	4.5	1351	807 (82)	56.2 (119)
High	41	13,030–18,346	14,892	49.29	17	412	8353	21	15	2.9	1670	977 (27)	57.7 (40)
Very High	5	19,123–23,530	20,877	37.49	1	490	13,067	2	1	1.5	1128	1239 (3)	62.0 (5)
State	253	7146–23,530	11,635	59.93	100	356	5943	100	100	5.0	1688	838 (165)	53.5 (251)

State Median –– 10,835

APPENDIX C

Sources of Data:

School data: What Makes a Good School System? Massachusetts Department
               of Education, Bulletin No. 1, 1967 (revised 1971)

Median Income, % below poverty level, population
   General Social and Economic Characteristics -- Massachusetts,
   PC (1) - C23, U.S. Department of Commerce, Social and Economic
   Statistics Administration, Bureau of the Census, April 1972,
   Tables 40,41,42

Equalized Valuation -- 1972 Proposed Equalized Valuations, mimeo,
   April 1972, Department of Corporations and Taxation

Tax Rates -- Tax Rates/1972: Actual and Full Value, Massachusetts
   Taxpayers Foundation, Inc., Boston, Massachusetts. December 1972

Density -- Population Density, 1970: Cities, Counties, SMSA's, Towns
   Massachusetts Department of Commerce and Development, Bureau of
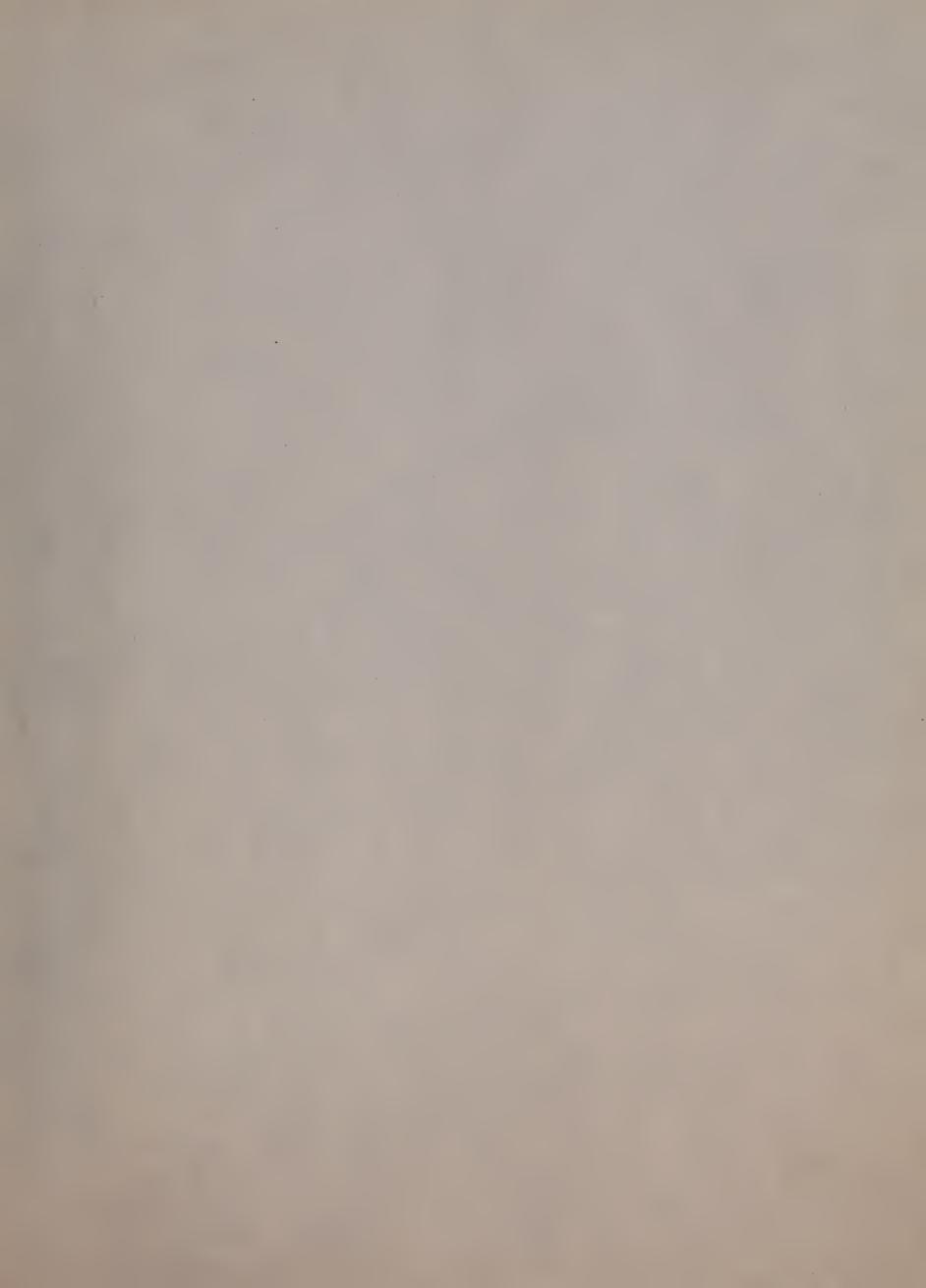   Research and Statistics, Boston, Massachusetts, February, 1971